

COMMERCIAL AGENCIES.

An insight into the system—How credit is manufactured and destroyed. From a lengthy article on commercial agencies in the New York Herald, we make the following extracts:—

DETAILS OF THE SYSTEM. The information dispensed by these retail dealers in commercial reputations is collected by various means. One leading firm prefers to employ lawyers, and in every village has its agent the village practitioner, who, being as fast in the affairs of his clients, is supposed to be most competent authority as to their financial standing. Having no interest in the affairs of the central agency beyond what he can make out of it by hook or by crook, the agent takes no trouble to collect information, merely jotting down impressions hastily formed and transmitting them as accurate data. Of his hands he takes care, of course; but let the store to which he trades, as the country phrase is, once refuse him a long credit, and the proprietor is doomed to the loss of reputation in the New York market. Or worse, the agent visits the head of the firm and presents his credentials, insinuating that it would give him pleasure to make himself of advantage to it for a consideration, and thus turns the institution he represents into a vehicle for levying blackmail. That sort of results generally follows is obvious from the nature of the case. The agent has no interest in taking the trouble to secure accurate information; he has an interest in making all he can out of the advantages afforded him. It is not long since the writer had opportunity of proving the truth of these allegations from inspection of the books of a leading firm. In a single manufacturing town in New England one firm which had failed four weeks before was rated safe, while another firm of heavy capital and managed by able business men was rated below half dozen other firms which could hardly be accounted solvent. In the town tested there were thirteen manufactories in all, and a more absurd jumble of error than was represented by their rating was never exhibited under the pretense of accurate information. The agent, who was, or ought to have been, responsible for the information, was also personally known to the writer, and took no further trouble in the matter than to return by mail his opinions in the matter, without even the ceremony of inquiring to assure himself of their correctness. The above is only one case in a hundred thousand, probably, and is mentioned only as a case which came under the writer's personal notice. In fact, the agent is generally unacquainted with the heads of the agency he represents, and cares not a straw for their interests, so long as his personal ends can be subserved. The legal agent is liberally remunerated with promises by the firm of which he is the accredited correspondent. His name is placed upon the books, and the firm promises to recommend him as a collector in case any customer of theirs should need the services of a collector in his vicinity. This is the substance of the terms of the compact when the agent employed is a lawyer.

One of the three or four firms mentioned employs business men in preference. The system is to have several agents in every city and town. For reports in the dry goods business a person engaged in that trade is employed; for reports of other lines of business an expert in the line to be reported is written to and becomes the correspondent of the central agency. In smaller towns, where no extensive trade is carried on, it is customary to receive reports from bankers who are supposed to be au fait as to bank accounts, and therefore competent authority. This system, it is evident, is even more dangerous than the other, since it admits men in every line of business the very best opportunities to destroy the credit of a rival in the New York market, and that, too, without the slightest liability to action for libel. The information to be imparted is confidential—strictly so—and no way of redress is open except that of horse-whipping the agent in question, which, however, in no degree mends the broken vessel of credit; and hence, unless the rival is possessed of sufficient capital to pay cash, his business languishes through depletion of stock, and final failure results.

Either system evidently carries with it every predisposing cause for inaccuracy of information. If the agent has no personal ends to subservise he contents himself with transmitting his impressions in the rough, without inquiry, reproducing the gossip of the hour, which may or may not be well founded, and no more. If he has any petty spite to gratify he gratifies it; if any firm is willing to pay liberally for a first-class rating he rates it first class, regardless of the facts; if he has a rival in business who is to be destroyed he begins the work by impugning the credit of his rival in the New York market, and trusts to Providence or the bridge at Stirling to carry him safe over in completing what he has thus begun. Yet information, or something so called, gathered by these means, is gravely retained in the New York market as authentic by firms the heads of which are aware, if they have any common-sense knowledge of human nature in their craniums, of its utter unreliability, and its absolute dishonesty in a majority of cases. Of loftier pretense, fulfilled in manner more beggarly the annals of business Barnumism afford no example. Even the quackery of the quack doctor is innocuous, compared with the workings of this mighty engine of misrepresentation and innuendo, which assassinates commercial relations in secret, leaving no avenue of redress to the injured party. Nobody—neither agency nor agent—is responsible for inaccuracy of information.

INTERNAL ORGANIZATION. A visit to the spacious and many-desked rooms of Jemmy Yardstick & Son, or of Dunn, Brown & Co., or of McKillop & Plague, or of Hart, Galloway & Co., results in about the same budget of memoranda. All items are regular semi-yearly almanacs of commercial ratings. Ponderous tomes line the walls at intervals; multitudinous pigeon-holes are stuffed with documents purporting to represent commercial reputations; busy bees of clerks on small salaries flit to and fro, and now and then drops a sooty city agent with a valuable item for the books. A fee of \$150 a year entitles the city customer to the benefit of all these ponderous volumes of libels misnamed information, though for certain specified privileges large firms pay from \$500 to the mentioned maximum of \$2000 as an annual stipend. One of these firms has a European agency (in Strasbourg, France), besides confidential agents in leading European cities; and latterly numerous independent organizations have sprung up in European centres, Jemmy Yardstick's discovery having thus laid the foundation of a long enduring fame to that gentleman as the originator of the system of commercial espionage. Thus poor Jemmy, like Oliver Cromwell in the days of his youth, finds himself damned to everlasting fame, the everlasting fame of everlasting fame.

A NEW GADGET. has been invented for the use of these firms, or, rather, a new method of cipher writing. Figures are used to represent capital and letters to indicate moral standing—the figures only appearing in the confidential sheet of

weekly corrections and both in the semi-yearly publications. Every subscriber receives a key to the system, his name having been booked, and is consequently able to decipher that which would be worse than hieroglyphics to his next door neighbor. The sheet of corrections is also mailed weekly to his address, and serves, with the aid of the key, to keep him posted as to the standing of customers, if not in themselves, at least with the agent of the firm issuing the sheet. With the key, however, agents are not necessarily entrusted, nor are they in receipt of the weekly sheet unless actual subscribers. In a word, the interpretation of the libels is kept a profound secret between the agency and the customer who avails himself of its rather fancifully valuable services.

The general substance of the descriptions upon the books may be summed up in a few phrases. Safe to a certain amount; doing business on small capital; not of good record; addicted to failure; inclined to evade payment; living beyond income; not of good habits; wanting in business tact; good for this amount or that. These are some of the notes and comments which appear against the names of firms, heads of which have not, perhaps, treated the agent with sufficient pecuniary politeness, and are, therefore, to be damned with faint praise, though, in more destructive of business reputation than downright blame could be. These are they who must be rated above the dreaded 46, but who, nevertheless, are unwilling to pay liberally for first-class reputations—for a firm nowadays need not make a reputation. That is old and passé, and belonged to an age when affairs were not driven at 2-21, ere Jemmy Yardstick was delivered of his idea and set up business in the doxy old kennel in Nassau street, in full sight of that prodromy of a building, the New York Post Office; for if ever revolutionist existed, that lean, lank, lathlike Jemmy Yardstick has been one, and so will continue to be, probably, until, at the last, he shall post his books and balance his accounts, only to find himself vitally insolvent. Poor Jemmy! It cannot be very hard for the originator of a new idea to die and leave all his glory behind him, though there are those who aver that Jemmy has lived the life of a vampire—that is, by sucking the blood of his fellows, or their pockets, which is about the same; and to die unappreciated is certainly worse than to be permitted to die at all. Poor Jemmy!—the thermometer of his credit with life at his own forty-six—he may hereafter have occasion to remember how that cabalistic stringy toller after fortune more honest by far in act and intention than Mr. Yardstick ever dreamed of being. Meantime, that gentleman will probably continue to label reputations and libels, and tuck them away in pigeon-holes for use, until the grim old freebooter of the skull and crossbones labels him and tucks him away in a pigeon-hole, never to be taken out again. Only a word remains; it is to be hoped that the institution he founded may be pigeon-holed with him.

FIRE AND BURGLAR PROOF SAFE

PHILADELPHIA, Jan. 19, 1869. Messrs. FARREL, HERRING & CO., No. 629 Chesnut street. Gentlemen:—On the night of the 13th inst. our large store, S. W. corner of Ninth and Chesnut streets, was together with our heavy stock of wall papers, entirely destroyed by fire. We had one of your PATENT CHAMPION FIRE-PROOF SAFES, which contained our principal books and papers, and although it was exposed to the most intense heat for over 60 hours, we are happy to say it proved itself worthy of our recommendation. Our books and papers were all preserved. We cheerfully tender our testimonial to the many already published, in giving the HERRING SAFE the credit and confidence it justly merits. Yours, very respectfully, HOWELL & BROTHERS.

STILL ANOTHER.

PHILADELPHIA, Jan. 19, 1869. Messrs. FARREL, HERRING & CO., No. 629 Chesnut street. Gentlemen:—I had one of your make of safes in the basement of J. E. Caldwell & Co.'s store at the time of the great fire on the night of the 13th inst. It was removed from the ruins to-day, and on opening it I found all my books, papers, greenbacks, watches, and watch materials, etc., all preserved. I feel glad that I had one of your truly valuable safes, and shall want another of your make when I get located. Yours, very respectfully, F. L. KIRKPATRICK, with J. E. CALDWELL & Co., No. 139 Chesnut street.

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RAILROAD LINES.

READING RAILROAD—GREAT TRUNK LINE FROM PHILADELPHIA TO THE INTERIOR BY PENNSYLVANIA, THE SCHUYLKILL, SUSQUEHANNA, CUMBERLAND, AND WYOMING VALLEYS, NORTH, NORTHWEST, AND THE CANADAS. WINTER ARRANGEMENT OF PASSENGER TRAINS, Dec. 14, 1868. Leaving the Company's Depot at Thirteenth and Callowhill streets, Philadelphia, at the following hours:— MORNING ACCOMMODATION. At 7:30 A. M. for Reading and all intermediate stations and Allentown. Returning, leaves Reading at 6:30 P. M.; arrives in Philadelphia at 9:25 P. M. MORNING EXPRESS. At 8:15 A. M. for Reading, Lebanon, Harrisburg, Pottsville, Pinegrove, Tamaqua, Sunbury, Williamsport, Elmira, Rochester, Niagara Falls, Buffalo, New York, Trenton, York, Carlisle, Chambersburg, Hagerstown, etc. The 7:30 A. M. train connects at READING with the East Pennsylvania Railroad train for Allentown. The 8:15 A. M. train connects with the Lebanon Valley train for Harrisburg, etc.; at FORT CLINTON with the Catwawa Railroad train for Williamsport, Elmira, etc.; at HARRISBURG with the Northern Central, Cumberland Valley, and Schuylkill and Susquehanna trains for Northampton, Williamsport, York, Chambersburg, Elmira, etc. AFTERNOON EXPRESS. Leaves Philadelphia at 3:30 P. M. for Reading, Pottsville, Harrisburg, etc., connecting with Reading and Columbia Railroad trains for Columbia, etc. At 4:45 A. M. for Reading, Harrisburg, etc., connecting with Reading and Columbia Railroad trains for Columbia, etc. POTTSTOWN ACCOMMODATION. Leaves Pottstown at 6:45 A. M., stopping at intermediate stations, arrives in Philadelphia at 9:10 A. M. Returning, leaves Philadelphia at 4 P. M., arrives in Pottstown at 9:10 P. M. READING ACCOMMODATION. Leaves Reading at 7:30 A. M., stopping at all way stations; arrives in Philadelphia at 10:20 A. M. Returning, leaves Philadelphia at 4:45 P. M., arrives in Reading at 7:40 P. M. TRAINS FOR PHILADELPHIA. Leaves Harrisburg at 8:10 A. M., and Pottsville at 8:10 A. M., and Pottsville at 8:45 A. M., arriving in Philadelphia at 1 P. M. Afternoon trains leave Harrisburg at 8:05 P. M., and Pottsville at 2:45 P. M., arriving in Philadelphia at 6:45 P. M. Harrisburg Accommodation leaves Reading at 7:15 A. M. and Harrisburg at 4:10 P. M. Connecting at Reading with Afternoon Accommodation south at 6:35 P. M., arriving in Philadelphia at 9:25 P. M. Market train, with a passenger car attached, leaves Philadelphia at 12:30 P. M., for Pottsville and all way stations; leaves Pottsville at 7:30 A. M. for Philadelphia and all way stations. At 7:30 A. M. the above trains run daily, Sundays excepted. Sunday trains leave Pottsville at 8 A. M., and Philadelphia at 8:15 P. M. Leaves Philadelphia for Reading at 8:15 P. M.; returning from Reading at 4:25 P. M. CHESTER VALLEY RAILROAD. Passengers for Downingtown and intermediate points take the 7:30 A. M., 12:30 P. M. and 4 P. M. trains from Philadelphia. Returning from Downingtown at 9:30 A. M., 12:40 P. M. and 5:15 P. M. PERKOPOLIS RAILROAD. Passenger for Skippack take 7:30 A. M. and 4 P. M. trains from Philadelphia, returning from Skippack at 8:10 A. M. and 12:45 P. M. Stage lines for the various points in Perkiopolis Valley connect with trains at Collegeville and Skippack. NEW YORK EXPRESS FOR PITTSBURG AND THROUGH TO WASHINGTON. Leaves New York at 9 A. M. and 5 and 8 P. M., passing Reading at 1:05 A. M. and 1:50 and 10:15 P. M., and connecting at Harrisburg with Pennsylvania Central Railroad Express trains for Pittsburg, Chicago, Williamsport, Elmira, Baltimore, etc. Train leaves Harrisburg on arrival of Pennsylvania Express from Pittsburg at 2:50 and 5:00 A. M., and 10:30 P. M., passing Reading at 5:44 and 7:31 A. M., and 12:50 P. M., and arriving in New York at 12:30, 12:50, and 5 P. M. Sleeping cars accompany these trains through between Jersey City and Pittsburg without stopping. A Mail Train for New York leaves Harrisburg at 8:10 A. M. and 2:05 P. M. Mail Train for Harrisburg leaves New York at 12 M. SCHUYLKILL VALLEY RAILROAD. Trains leave Pottsville at 6:45 and 11:30 A. M., and 2:15 and 4:35 P. M., and arrive in Philadelphia at 9:30 A. M., and 2:15 and 4:35 P. M. SCHUYLKILL AND SUSQUEHANNA RAILROAD. Trains leave Auburn at 7:55 A. M. for Pinegrove and Harrisburg, and at 12:15 noon for Pinegrove and Harrisburg. Returning from Harrisburg at 3:30 P. M., and from Trenton at 7:40 A. M. and 5:35 P. M. TICKETS. Through first-class tickets and emigrant tickets to all the principal points in the North and West Canada. Excursion Tickets from Philadelphia to Reading, and intermediate stations, good for one day only, are sold by Morning Accommodation Market Train, Reading and Pottstown Accommodation Trains, at reduced rates. Excursion Tickets to Philadelphia, good for one day only, are sold at Reading and intermediate stations by Reading and Pottstown Accommodation Trains, at reduced rates. The following tickets are obtainable only at the office of S. Bradford Treasurer, No. 227 S. Fourth street, Philadelphia, or of G. A. Nichols, General Superintendent, Reading. COMMUTATION TICKETS. At 25 per cent. discount, between any points desired, for families and firms. MILEAGE TICKETS. Good for 2000 miles, between all points, at 52¢-50 per cent. for families and firms. SEASON TICKETS. For three, six, nine, or twelve months, for holders only, to all points at reduced rates. CLERGYMEN. Residing on the line the railroad will be furnished with cards entitling themselves and wives to tickets at half fare